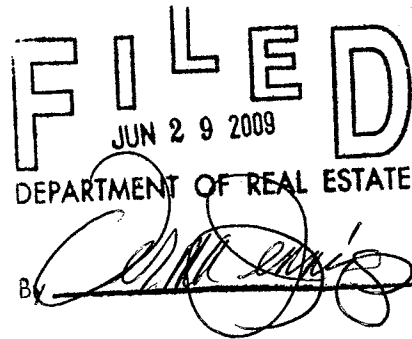


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:)	No. H-35959 LA
)	
)	
12 J & B CAPITAL CORPORATION,)	<u>AMENDED</u>
13 and EPIMENIO V. LOPEZ)	<u>ORDER TO DESIST</u>
14 as designated officer of)	<u>AND REFRAIN</u>
15 said corporation.)	

16 The Real Estate Commissioner of the State of California
17 has caused an investigation to be made of your activities as a
18 real estate broker, and based on the findings of that
19 investigation is of the opinion that you, J & B CAPITAL
20 CORPORATION and EPIMENIO V. LOPEZ, have violated Section 10146 of
21 the Business and Professions Code (hereinafter Code), as well as
22 Code Section 10085 and Regulations 2731 and 2970 (all references
23 herein to Regulations refer to the California Code of
24 Regulations, Title 10, Chapter 6). In addition, you, EPIMENIO V.
25 LOPEZ, have violated Code Section 10159.2.

I

At all times herein mentioned, you, J & B CAPITAL CORPORATION, were and now are licensed by the Department of Real Estate of the State of California (hereinafter Department) as a corporate real estate broker with EPIMENIO V. LOPEZ as the designated officer and broker responsible, pursuant to the provisions of Code Section 10159.2, for supervising the activities requiring a real estate license conducted on behalf of J & B CAPITAL CORPORATION by its officers, agents and employees.

II

As the designated officer and broker, you, EPIMENIO V. LOPEZ, are and at all times material herein were responsible for the supervision and control of the activities of officers and employees of the corporation for which a license is required pursuant to Code Section 10159.2.

III

At all times herein mentioned, you, J & B CAPITAL CORPORATION, on behalf of others in expectation of compensation, engaged in the business, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California within the meaning of Sections 10131(d), 10131(e) and 10131.2 of the Code, including soliciting borrowers and lenders and negotiating loans and loan modifications for real property, including the collection of advance fees.

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IV

In connection with your activities as a real estate broker, as described above, you, J & B CAPITAL CORPORATION and EPIMENIO V. LOPEZ, acted in violation of the Real Estate Law as follows:

(1) Violated Section 10146 of the Code by collecting advance fees from the public and failing to deposit the fees into a real estate broker trust account.

(2) Violated Code Section 10085 and Regulation 2970 by failing to submit to the Commissioner not less than ten calendar days before publication or other use, all materials to be used in advertising, promoting, soliciting and negotiating an agreement calling for the payment of an advance fee including the form of advance fee agreement proposed for use.

(3) Violated Regulation 2731 by using the unlicensed fictitious business name Nationwide Home Savers.

V

Your conduct, acts and/or omissions EPIMENIO V. LOPEZ, as described above, constitute failure on your part as the officer designated by a corporate broker licensee to exercise the supervision and control over the licensed activities of J & B CAPITAL CORPORATION, as required by Code Section 10159.2.

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1 NOW, THEREFORE, YOU, J & B CAPITAL CORPORATION, and
2 EPIMENIO V. LOPEZ, ARE ORDERED TO DESIST AND REFRAIN from
3 performing any and all activities for which a real estate broker
4 license is required until you comply with all provisions of the
5 Real Estate Law as discussed in this Order.

6 AND FURTHER, YOU, EPIMENIO V. LOPEZ, ARE ORDERED TO
7 DESIST AND REFRAIN from performing any of the acts for which a
8 real estate license is required as the designated officer of a
9 corporation, unless and until you are in compliance with Section
10 10159.2 of the Code.

11 DATED: 6-22, 2009.

12
13 JEFF DAVIS
14 Real Estate Commissioner
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19
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22
23

24 cc: J & B Capital Corporation
25 Epimenio V. Lopez
26 23330 Mill Creek Road Ste. 200
27 Laguna Hills, California 92653

JRP:ED